

keep your rent _ questions and answers

Why keep my rent?

You might need it. COVID-19 may be a long-term public health crisis. The number of people who have lost their jobs continues to grow. The pandemic is already making life harder for the majority of us, and we can't afford to assume it's going away anytime soon.

There is strength in numbers. Thousands of us deciding to keep our rent gives us the resources to better provide for the health and well-being of our families and communities. Working jobs to pay rent contributes to a public health crisis and endangers our own lives; if we keep our rent, there's less pressure to leave our homes and expose ourselves (and others) to the threat of infection.

Evictions are currently suspended; does that mean we can withhold rent without threat of eviction?

You can't be evicted while the suspension is ongoing, but a landlord would likely expect you to keep paying rent. To prevent landlords from attempting to evict tenants as soon as the suspension is lifted, we should collectively refuse payment and pressure landlords to waive rent while the COVID-19 pandemic is ongoing.

Won't landlords evict everyone as soon as the suspension is lifted anyway?

Even if they want to evict you, they can't just lock you out of your home – in Chicago, they'll need to follow a very strict legal procedure that usually takes a minimum of 90-120 days and costs over \$600 in fees, not including the potential cost of an attorney. If any part of this legal procedure is violated, the case will likely get thrown out. If we all collectively refuse to pay, the cost of evicting us will be far greater than simply waiving a few months of rent.

I live in a small building with few other tenants. Can I participate?

Tenants in small buildings or single units might feel isolated and less confident in keeping their rent. If we build strong networks of tenants, we can support each other. Communication and organizing with neighbors is critical when someone needs collective support against a landlord.

Does your landlord own multiple small buildings? Property records are typically public and may even be searchable online. Reach out to tenants at other addresses!

Shouldn't we just wait for relief from the government?

Most of us have rent due on the 1st of the month. It's unclear whether individuals will receive any direct relief from the government, and we can't afford to wait around and hope for the best. Government relief may be inadequate or inaccessible for many people if it comes at all.

Why don't we push for stronger government action?

If we want to pressure the government to respond to this crisis, this campaign will be more effective than writing letters or calling our representatives. Meanwhile, we don't have time to wait for politicians to agree on a course of action.

Doesn't my landlord need my rent to live?

Circumstances vary, but landlords always have more resources than tenants; after all, they own the property. Landlords are unlikely to face hunger, homelessness, and other threats to their everyday survival. By keeping our rent, we'll have more money for groceries, medicine, and the basic necessities we need to survive this pandemic. Landlords are fond of saying that their tenants should have enough savings to keep paying rent in the event of a crisis (despite the fact that the majority of Americans live paycheck-to-paycheck) – if they can't survive without a few months of your money, maybe they should follow their own advice!

What if my landlord has a mortgage?

If your landlord uses your rent to pay a mortgage on the property, they also have the option of refusing to pay and encouraging their landlord (the bank) to halt collection of payment. *No one* should have to pay for housing during a global pandemic.



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*we've done our homework, but this document should not be considered legal advice.
we're putting our faith in people, not laws.*